

TEACHERS' RETIREMENT BOARD  
BENEFITS AND SERVICES COMMITTEE

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SUBJECT: Regional Counseling Services (RCS)  
Program Enhancements

ITEM NUMBER: 9

ATTACHMENT(S): 0

ACTION: \_\_\_\_\_

DATE OF MEETING: October 12, 2000

INFORMATION:   X  

PRESENTERS: Michael Carter/Dennis LeBlanc/  
Bill Skates/Kathy Bosler

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At the June 2000 Benefits and Services Committee meeting staff was asked to provide information regarding the Regional Counseling Services (RCS) program. Questions and requests related to the advance time needed to obtain an interview appointment; the possibility of expanding interview hours; and a process for obtaining benefit information in emergency situations. This report responds to these questions and requests and provides information regarding future program improvements.

### **Background**

The RCS Program conducted approximately 29,000 individual interviews in Fiscal Year 1999/2000, a 15 % increase over the previous fiscal year. This increase can be attributed to several factors but is primarily due to numerous legislative changes resulting in benefit enhancements. These changes have contributed to the members' need for information regarding retirement choices. Additionally, the demographics of the active membership are changing. The overall membership population is aging, thus increasing the demand for retirement interviews.

While the individual interview is highly valued and increasingly popular, it is a very costly service. It is also somewhat inconvenient for members living in densely populated urban areas. The increased demand for counseling appointments has provided the impetus for CalSTRS to review current services and consider possible alternatives to enhance and improve these services.

CalSTRS members currently have several information resources:

- Individual Interviews
- Workshops
- Public Service Office
- CalSTRS Website
- Financial Education Program
- CalSTRS Member Handbook and other member publications

A team with the following goals has been established:

- Recommend coordination and promotion improvements for existing services.
- Respond to questions and requests aired at the June 2000 meeting.
- Review other public and private plans and recommend changes to enhance and improve member access to program information and services.

### **Program Improvements for 2000/2001**

CalSTRS recognizes that members expect services consistent with related services in both the public and private sectors. Following a theme of “Expanding Services to Meet Customer Expectations,” staff are pursuing the following short-term improvements:

1. **Appointment Scheduling** – Staff has asked all RCS offices to schedule appointments no more than eight weeks in advance to alleviate the lengthy wait time experienced at some locations last year. This improved scheduling procedure will allow ample time (five to six weeks) for necessary microfiche records to be processed, mailed, and reviewed by the counselor prior to the appointment. This scheduling change should also reduce the current eight to fifteen percent no-show rate as appointments scheduled too far in advance are more likely to become inconvenient or forgotten.
2. **Appointment Pilot Projects -**
  - a. **Saturday Appointments** – Pilot projects are being implemented in Southern California and the Bay Area beginning this fall. Appointments will be scheduled two Saturdays a month at both locations.
  - b. **Early Evening Appointments** – A pilot project will be conducted in Shasta county beginning this fall.

Both of these initial pilot projects will last for a minimum of six months with evaluation of comparative no-show and cancellation rates. These pilots have been conservatively initiated for several reasons: (1) Safety - locations must offer after-hours security and accessibility, (2) Balance - a gradual transition to a Saturday appointment schedule balances customer needs with counselor job satisfaction, and (3) Evaluation - the project must be evaluated and expanded as appropriate based on factual and consistent data.

3. **Emergency Appointments** – Staff determined that most regional counseling offices have

an informal policy for accommodating emergency situations. An emergency situation is defined as a medical emergency, an unexpected termination of employment, or any situation that requires the member to take immediate action or make an immediate decision. Staff is in the process of developing a standardized, state-wide policy that will allow emergency appointments to occur when needed.

4. **Group Appointments** - A pilot project is underway in San Diego. A maximum of 25 members, who are not retiring in the current year, are encouraged to attend a group session conducted in a computer lab with internet access. In addition to completing two retirement estimates, members are provided with an overview of the CalSTRS benefits, and an introduction to the CalSTRS Website. Members are encouraged to utilize the website for updated information. These group appointments are expected to provide an attractive alternative resource. The group appointments should also ease the pressure on the one-on-one counseling schedule.
5. **Website Integration** – A significant number of our members seek one-on-one interviews to determine an initial estimated retirement calculation. Often, as members get further along in their retirement planning, they request multiple subsequent appointments in order to validate their own estimates and to receive an explanation of the benefit. Members could use the CalSTRS website calculator to complete these initial and subsequent retirement calculations, if CalSTRS can assure them that the calculations provided by the counselors is the exact calculation offered by the website. Currently, the calculators used by the counselors and that offered by the website are similar, but minor differences exist. CalSTRS' goal is to make them exactly the same in order to give members confidence that the answers they are seeking can be secured from the website.
6. **Resource Redeployment** - Currently, RCS services are provided under contract by county employees who are trained by CalSTRS. The resource redeployment concept will provide additional flexibility to meet peak service demand. By utilizing a mixture of CalSTRS and county staff, a given office could redeploy needed counseling staff to areas with high demand. This delivery strategy will be initially deployed in the Bay Area using the staff in the Bay Area Field Office.
7. **Promotion/Marketing – the “triage approach.”** Staff believe that better efforts can be made to coordinate and promote our existing and new service delivery options. This will require an extensive review of our publications and practices. It will also place a new responsibility on our access points to direct members to the most appropriate source of information.

### **Program Improvements Beyond 2000/2001**

1. **Telephone Counseling Sessions** – Although face-to-face counseling interviews are highly rated, Social Security and at least one other public retirement system are currently providing telephone interviews. The other public system reports they currently schedule one-half hour telephone interviews as compared to the approximate one hour personal interview we provide. Members are provided with a retirement package in advance of the interview. According to this system, members are pleased with this additional service choice. Staff recommends CalSTRS design and implement a Telephone Counseling pilot program.
2. **Interview Site Locations** - Staff will be deployed to meet CalSTRS members' needs based on requests for services and commute patterns---particularly in congested urban areas. For example, extended hours and Saturday appointments could be offered at outstation sites such as local schools or county offices of education.
3. **Universal Calculator** – Develop a universal calculator on the Website. This calculator would function as the basic tool for members, counselors, the Financial Education Program, and CalSTRS staff. Because of data base accessibility considerations, most of these programs currently employ different calculators. If CalSTRS is successful in promoting and notifying the membership that the universal calculator is the same tool used by the counselors, the potential to redirect workload to the website is tremendous. The universal calculator will provide an excellent alternative to the individual interview. The calculator will provide members with the ability to produce an unlimited number of estimates for different retirement dates. CalSTRS believes that a universal calculator would be accessed by members of all ages, including more new and mid-career members who do not typically schedule retirement interviews until later in their careers.

### **Summary**

While CalSTRS will continue to provide an appropriate mix of services, the goal is that the CalSTRS Website will eventually become the hub for our general information and E-Service offerings. The same information (retirement estimates, workshop presentations, Public Service recorded messages, publications, and the Financial Education Program) will be integrated and available on the website.

It is the program's intention, using both the short and long-term objectives mentioned above, to maximize convenience and provide exceptional service to the members while allowing them choices on how to inter-act with CalSTRS.